



100 TYPICAL INTERNET NETWORK CONFIGURATION

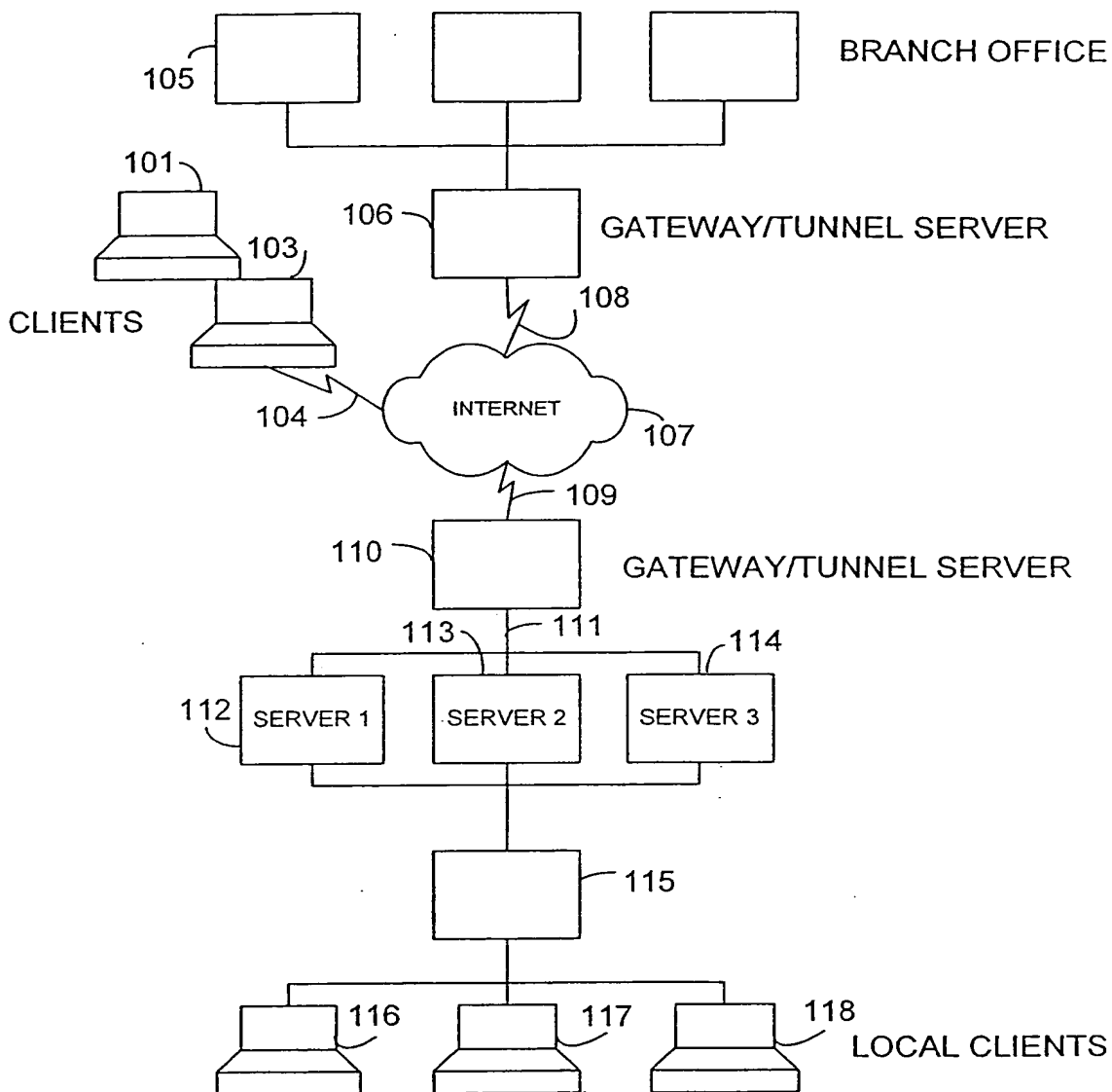


FIG. 1

200 TYPICAL GENERAL PURPOSE COMPUTER

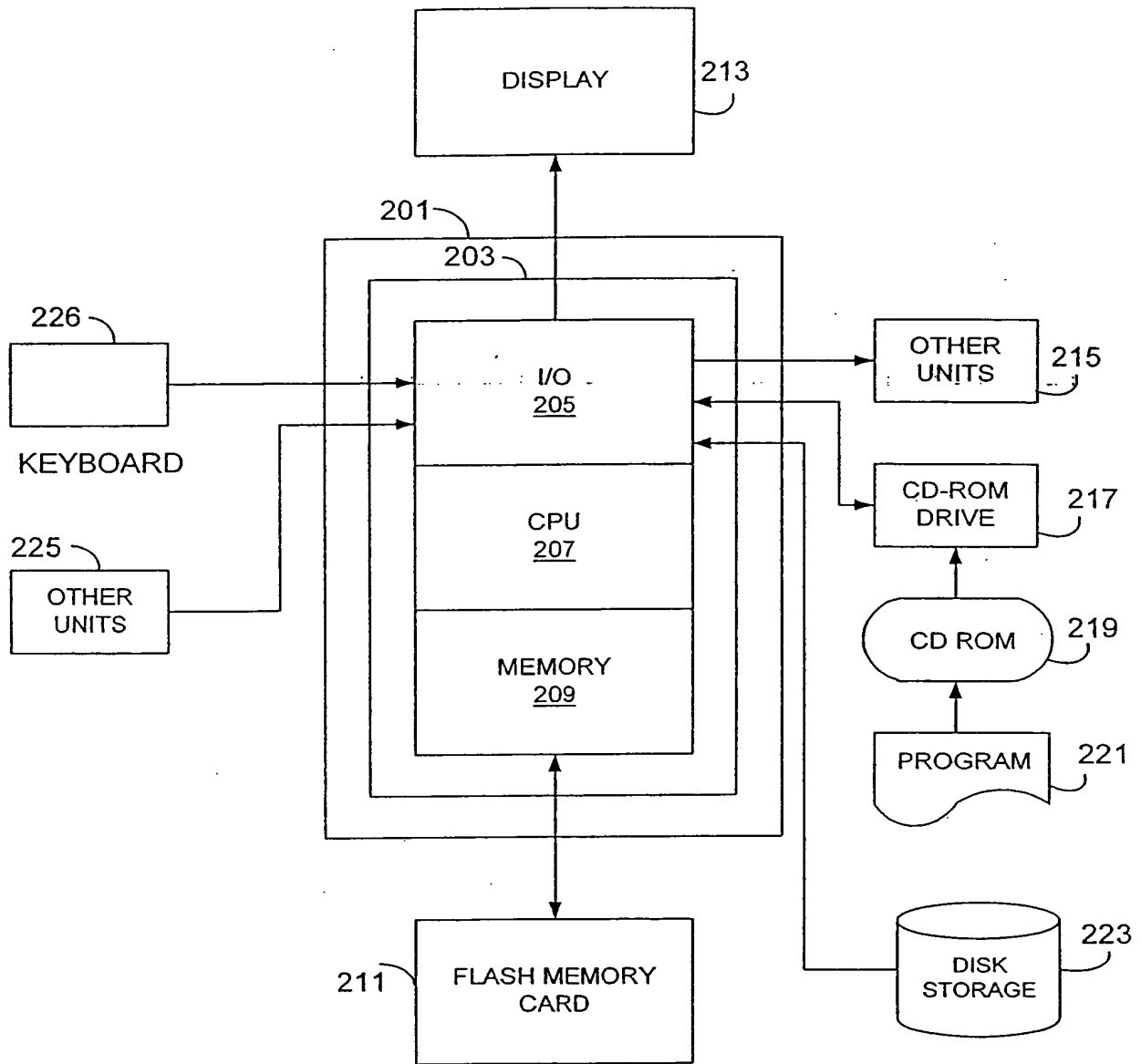


FIG. 2

Figure 3

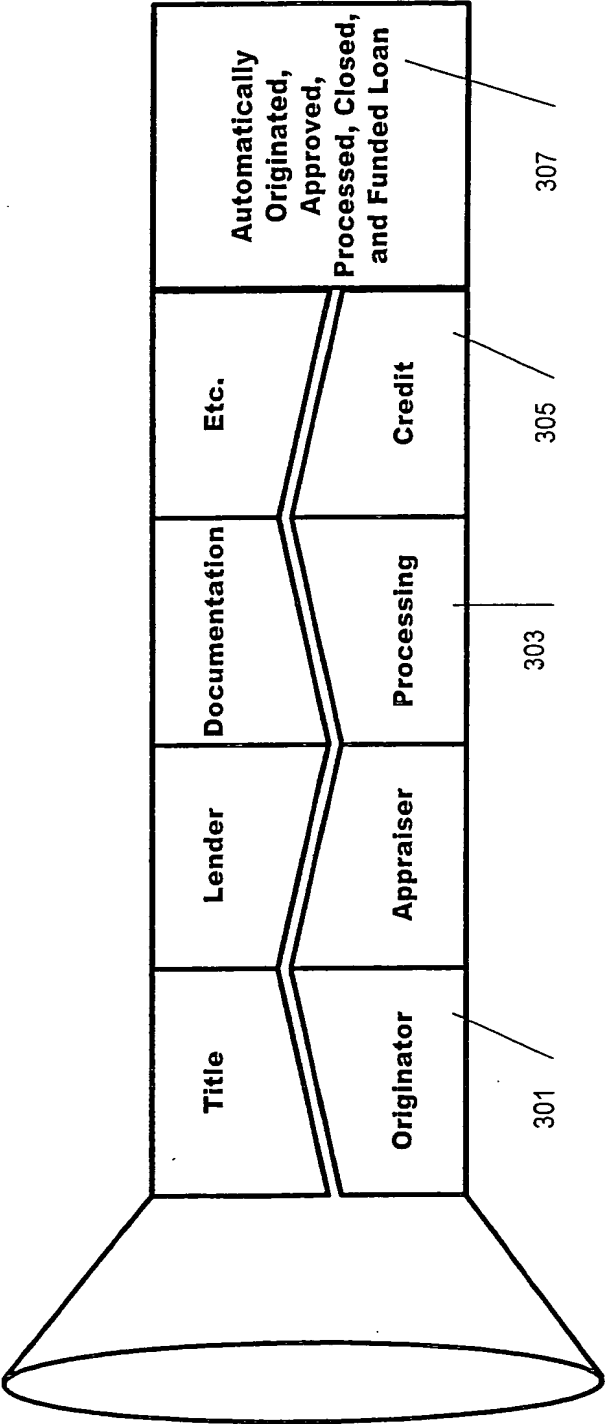


Figure 4A

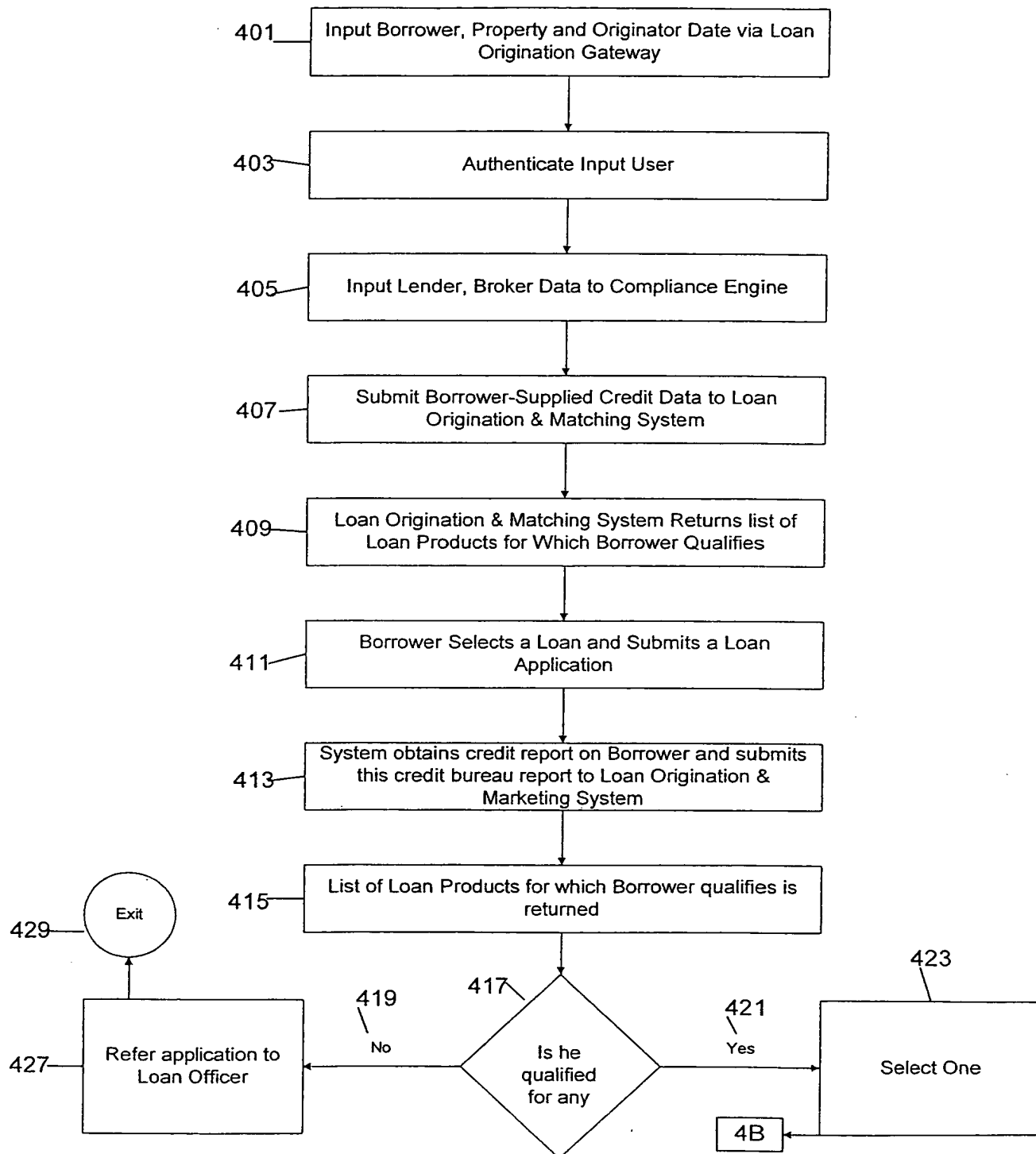
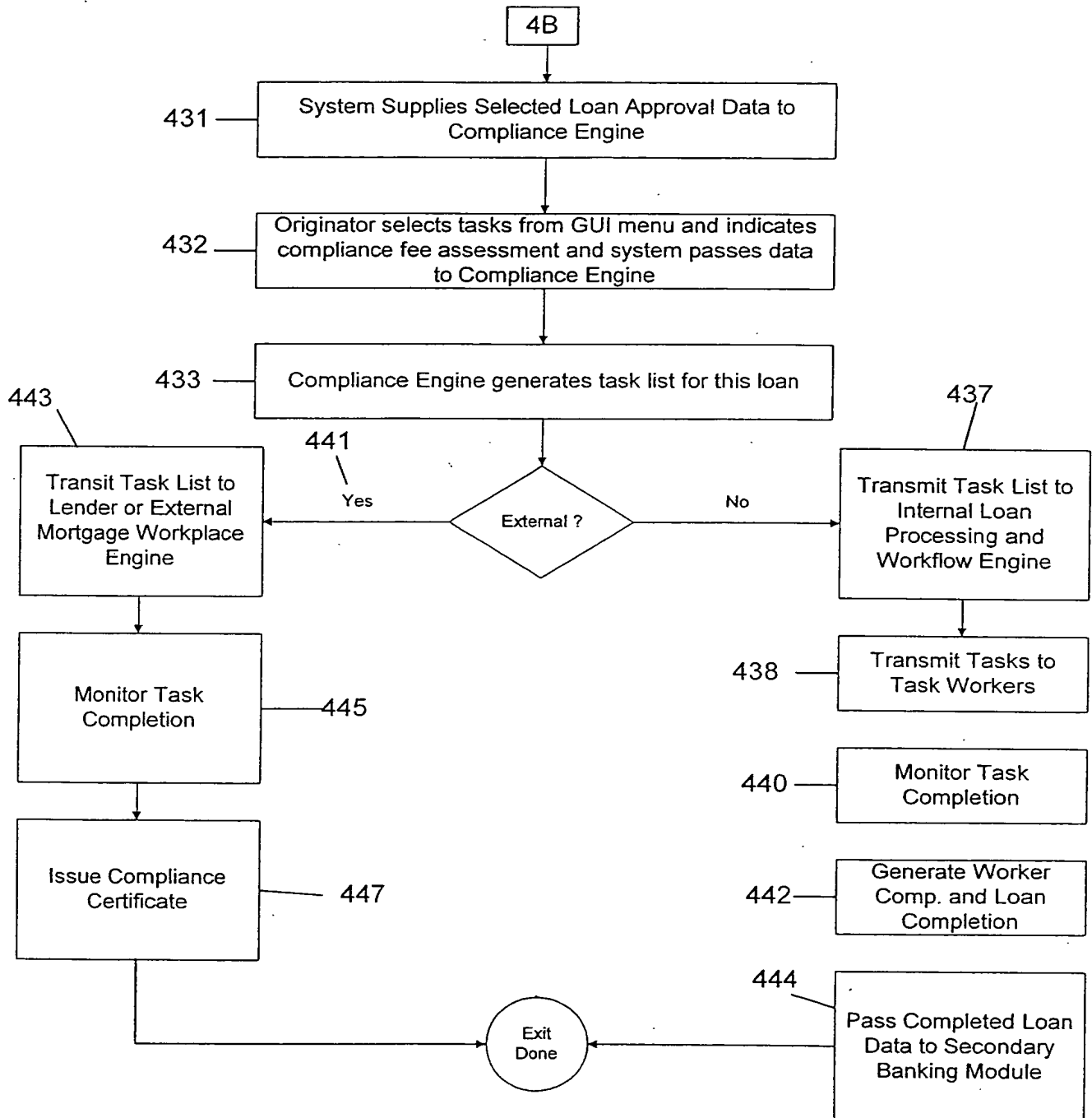


Figure 4B



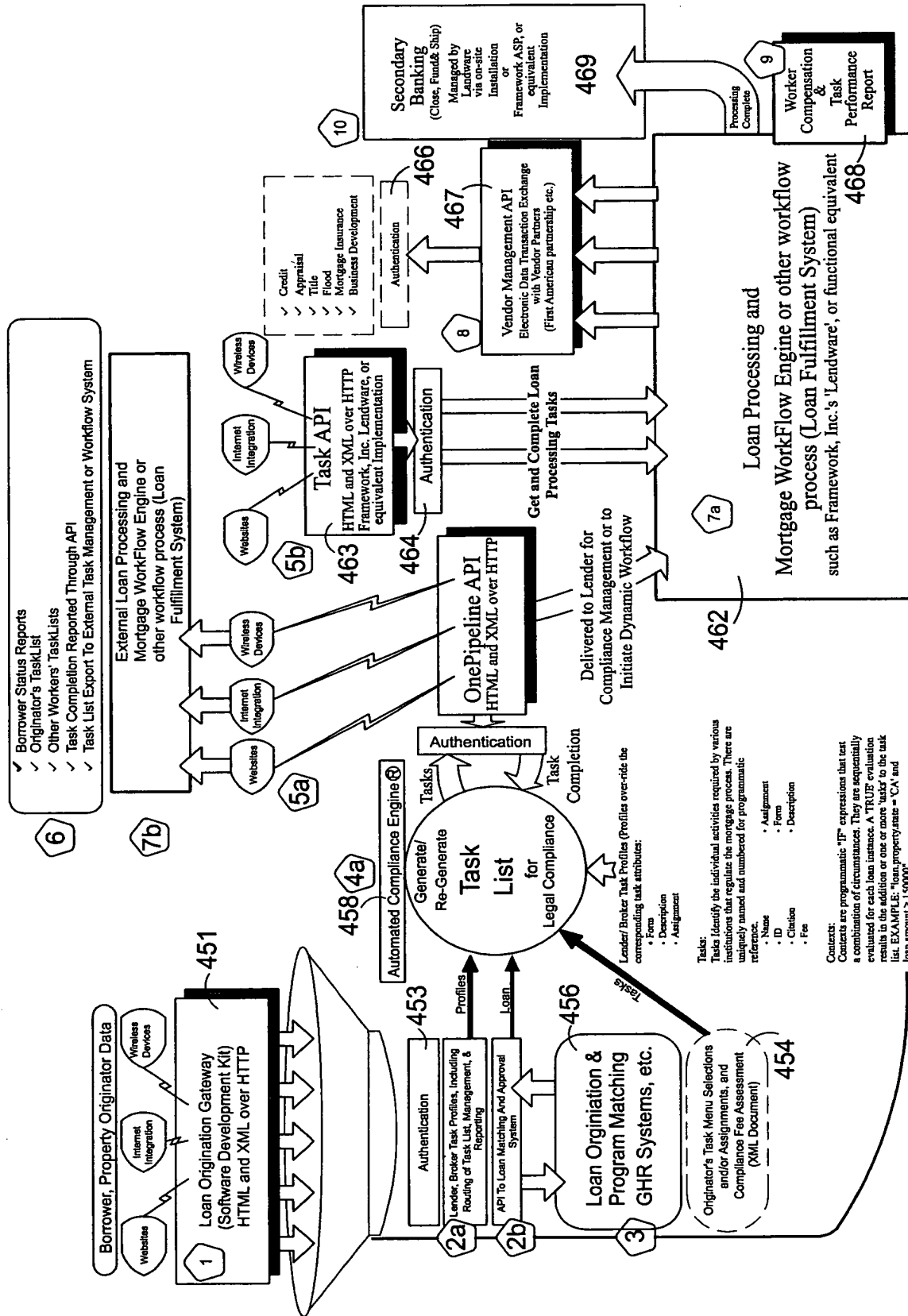


Figure 4C

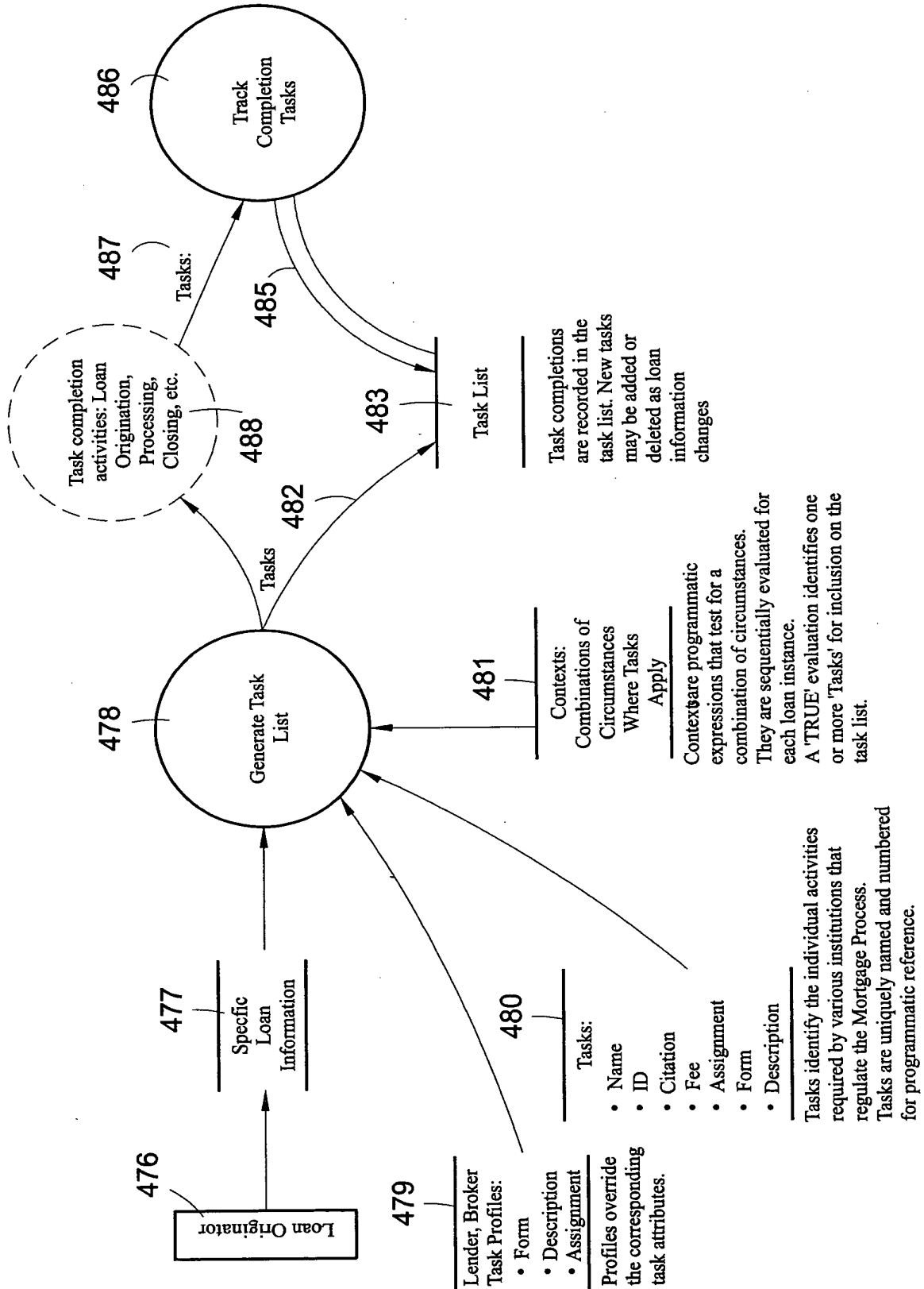


Figure 4D

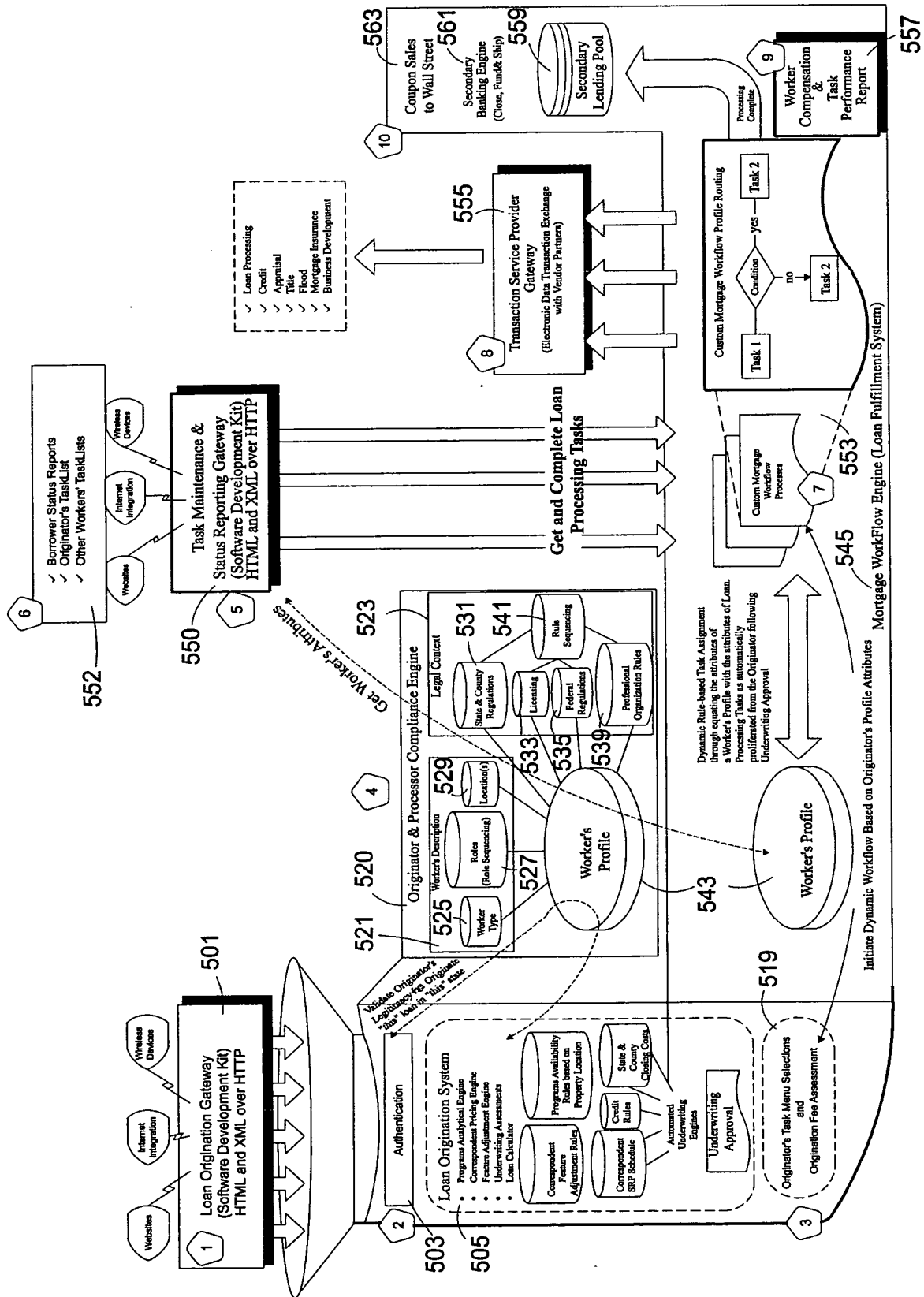


Figure 5

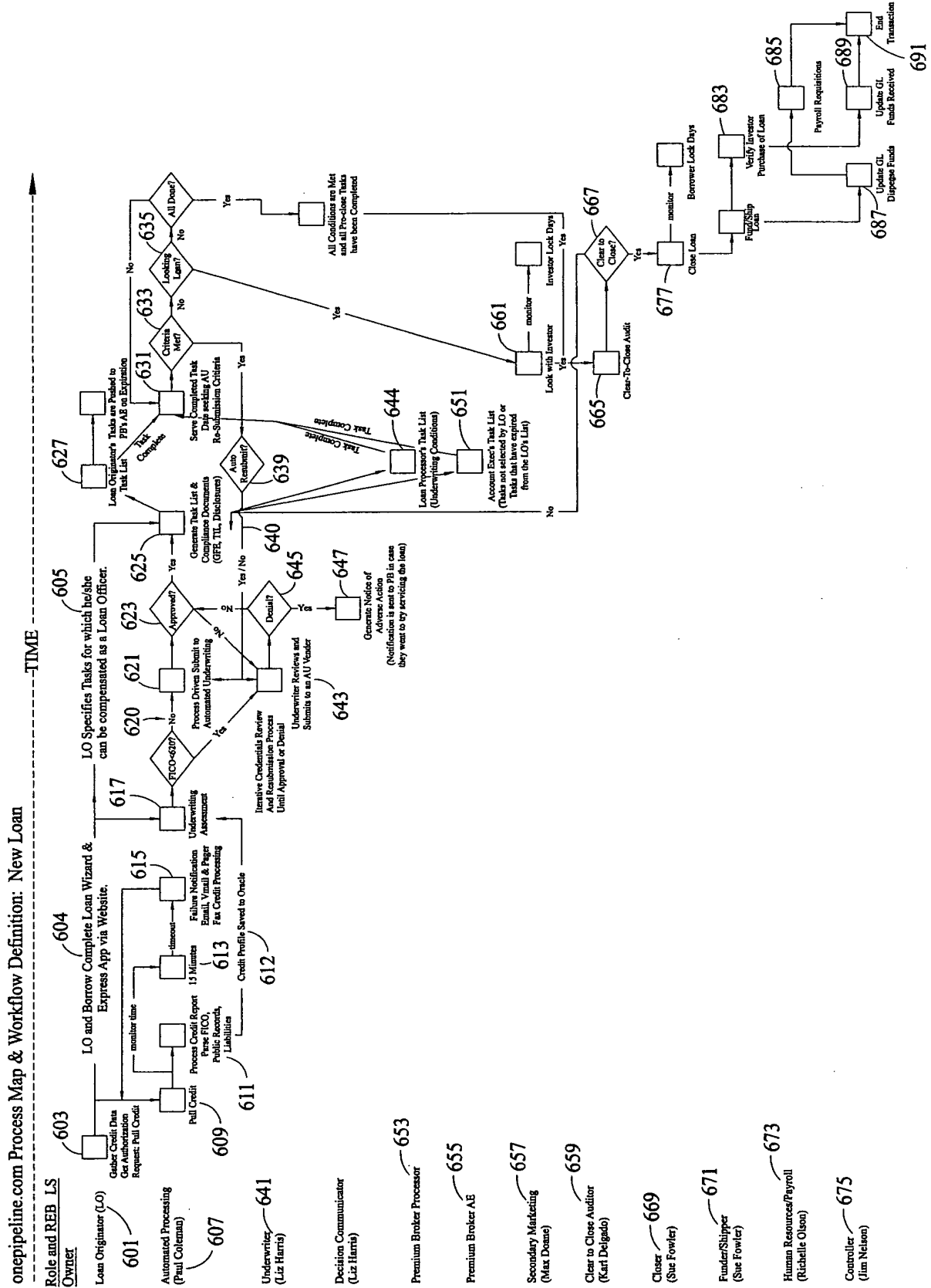


FIGURE 6

Need to ask a question?	Click here for help.	Member Login

"The OnePipeline.com
system is simple,
fast and profitable."

Instructions: Welcome to the OnePipeline Loan Origination
System. Please sign in.



New Users

● [Sign Up Now](#)

Members

User Name

Password

●

● [I Forgot My Password.](#)

◀ [Return to HomePage](#)

FIGURE 7


Need to ask a question?	Click here for help.	Main Menu
<div>"We created a better way to originate a loan."</div> <div></div> <div>Welcome Joe Realtor</div> <div><div><div></div><div>Enter the Loan Origination System</div></div><div><div>Start a loan</div><div>Task List</div><div>Check Loan Status</div></div><div><div></div><div>Get More Info</div></div><div><div>Tools and Resources</div><div>OnePipeline University</div><div>Benefits</div><div>Marketing Support Tools</div></div><div><div></div><div>Modify My Account</div></div><div><div>Log Out</div></div></div>		

FIGURE 8

Loan Product Shopper - Netscape	
<div>Loan Product Finder</div>	
I am Interested in:	Purchasing a Property ▼
How will the property be used?	Primary Residence ▼
What is the property type?	Single Family ▼
How long do you plan to keep this property?	1 - 5 years ▼
Property State:	AL ▼
Estimated Property Value:	100000
If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)	80 %
If Refinance, balance owed on mortgage(s):	80000
Would you prefer Current Market Rate (7.875 %) or would you prefer to buy down the rate with discount points?	<input checked="" type="radio"/> current market rate <input type="radio"/> buy down with points
What is your estimated combined monthly income?	3000
What are your estimated combined monthly debts?	250
<div>Calculate Close Window</div>	

FIGURE 9

Affordability Analysis Tool - Netscape		<input type="checkbox"/> <input type="checkbox"/>
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 5px; width: 25%;"> Affordability Information </div> <div style="border: 1px solid black; padding: 5px; width: 45%; text-align: center;"> <h3 style="margin: 0;">Affordability Calculator</h3> </div> <div style="border: 1px solid black; padding: 5px; width: 25%;"> Instructions </div> </div>		
Debt/Income Ratio to use.	36	%
Today's Interest Rate	7.875	%
Cash Available for Down Payment	10000	
Borrower Gross Income	7000	
Co-Borrower Gross Income	0	
Other Income	0	
Total Automobile Payments	234	
Total Revolving Accounts Payments	200	
Other Monthly Payments	200	
Property Taxes (/Yr)	2000	
Homeowner's Insurance (/Yr)	600	
Calculate		Close Window

FIGURE 10

OnePipeline.com 5 Step Rapid Response Sytem - Netscape

Need to ask a question?

Click here for help.

Loan Origination Process Overview

1

Loan Shopper

Getting started

2

eXpress Application

Apply for your loan

3

Auto Underwriting

Loan Decision

4

FastTrak Processing

Loan Approved

5

Final Approval

Time to close your loan

Instructions: As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

Step 1: Loan Shopper

Getting PreQualified

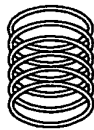
- Complete the Loan Shopper with your borrower. Providing this information will determine the:
 - Best loan program for your borrower
 - Lender that has the right loan program and the best rate
 - Loan amount your borrower will qualify for
- Select your preferred lender or the best rate of the day.

Cancel

Next

Figure 11

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech
Recognition Portal For A Mortgage Loan Management
System
Serial No. 09/804,942



onpipeline.com

Loan Shopper

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalize My Loan | Property Info | Self-Assessment | Financial Info | Loan Preference | Loan Products

Loan Number: 937266

Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.
Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

☒ Best Rate ☐ Select Lender

Today's 30-year Fixed Rates:

OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Coutrywide	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
PNC	8.250%	.375	8.429%
RBMG	8.250%	.375	8.429%

last updated at 02/07/2000 10:06:58 AM

Chase	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%

Choose a lender

OnePipeline.com ▼

All materials herein are copyrighted.

Cancel

Next

Figure 12



OnePipeline.com - Loan Shopper - Netscape		□□□	
Need to ask a question?		Click here for help.	
Personalize My Loan			
<p>"Shopping for a mortgage has never been so convenient."</p> 			
<p>Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.</p>			
Please enter the primary borrower's name			
First Name: <input type="text"/>		Last Name: <input type="text"/>	
<input type="text"/>		<input type="text"/>	
How many borrowers will be part of this loan?		<input type="text"/> - <input type="text"/> **	
What is the purpose of this loan?		<input type="text"/> Purchase <input type="text"/> **	
<input type="button" value="Cancel"/>		<input type="button" value="Go Forward"/>	

Figure 13

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	Click here for help.	Property Information		Loan Shopper	
		Property Information	Lender Consultation	Self-Assessment	Financial Information

"Relax. Once you've found the home, the hard part is over."



☐ [Cancel](#)

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (**) are required.
Enter numbers without commas. (100000 not 100,000)

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmutk
Total Borrowers: 1	Loan Purpose: Purchase	

Approximate price of home (if refinance, enter market value of home)

\$ **

Subject property address (leave blank if not known)

Subject property city

Subject property State and Zip

Number of units

Occupancy Type

**

Property Type

**

Building Status

If a condo or PUD - what are estimated HOA fees/month


\$ **

[Cancel](#) [Go Forward](#)

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	Click here for help.	Property Information		Loan Shopper	
		Property Information	Lender Consultation	Self-Assessment	Financial Information

"Just a few more questions and we're ready to apply for the loan."



☒ [Cancel](#)

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

☐ yes ☐ no

If so what kind of bankruptcy was filed?

▼

If yes, what year and month was the bankruptcy filed?

Year: Month: ▼

Was bankruptcy due to financial mismanagement?

☐ yes ☐ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

☐ yes ☐ no

If yes, what year?

Year: Month: ▼

Do you have any outstanding liens or judgements?

☐ yes ☐ no

How many times have you been past due on any mortgage in the last 24 months?

▼

How many times have you been past due on any other debt in the last 24 months?

▼

How many times have you been past due on any mortgage in the last 12 months?

▼

How many times have you been past due on any other debt in the last 12 months?

▼

How long do you expect to be in the home?

▼

Citizenship Status

▼


☒ [Cancel](#) ☐ [Go Forward](#)

Figure 15

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.				
Need to ask a question?		Loan Shopper		
Financial Information		Financial Information		Results
Property Information	Lender Consultation	Self-Assessment	Loan Preb	

[Click here for help.](#)

"First let's run through the numbers."



Page 4 of 5

Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. Using the calculators is required. You will not be able to insert information directly into the blank below.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

<input type="checkbox"/>	Current Housing Expenses & Real Estate Owned	<input type="text" value="\$0"/>	**
<input type="checkbox"/>	Income - Combined Total	<input type="text" value="\$0"/>	**
<input type="checkbox"/>	Debt - Combined Total	<input type="text" value="\$0"/>	**
<input type="checkbox"/>	Asset - Combined Total	<input type="text" value="\$0"/>	**

☐ Cancel

☒ [Go Back](#) [Go Forward](#) ☐

Figure 16


OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.			
Loan Preferences		Loan Shopper	
Property Information	Lender Consultation	Self-Assessment	Financial Information
<div>Need to ask a question? Click here for help.</div> <div>The OnePipeline.com system is about having a choice.</div> <div></div> <div>Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.</div> <div>Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk Total Borrowers: 1 Loan Purpose: Purchase</div> <div>Amortization (choose all that apply)** We recommend you start with Fixed Products if you expect to live in your home for more than five years</div> <div><input checked="" type="radio"/> Fixed <input type="radio"/> ARM <input type="radio"/> Balloon <input type="radio"/> All</div> <div>Rate vs. Points ** Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A Rule of thumb is one point will decrease the interest rate by .25%</div> <div><input type="radio"/> Prefer lowest available interest rate without paying points <input type="radio"/> Prefer to lower the rate by paying points</div> <div>0.000 ▼ Points you are willing to pay.</div> <div>What Percentage of the home value do you wish to borrow?</div> <div>-567 % ** (This value is calculated based on your total assets and the purchase price of the home)</div> <div>What's the estimated close date for this loan?</div> <div>less than 30 days ▼ **</div> <div><input checked="" type="button"/> Go Back <input type="button"/> Go Forward</div>			

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.


Need to ask a question?
Click here for help.

Loan Preferences

Loan Shopper

Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results

"Please take a minute to review all the options"



☒ Cancel

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775
Loan Originator: Joe Realtor
Borrower: Frank Schmuk


Total Borrowers: 1
Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>						
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
<u>15 Year Fixed Rate, 103% LTV</u>						
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>						
	8.875%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, 103% LTV</u>						
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.							
Need to ask a question?	Click here for help.	<h2 style="margin: 0;">Estimated Costs</h2>				<h2 style="margin: 0;">Loan Shopper</h2>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Prefs	Results

"The estimate gives you a good idea of what you can expect."



☐ [Cancel](#)

● Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Loan Program Selected:
 15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25


TOTAL ESTIMATED CLOSING COSTS

Origination Fee (HUD #601)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 Days @\$3.19	\$47.85
Total:	\$2,157.60

Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.			
Need to ask a question? Click here for help.		Loan Shopper	
Estimated Costs		Results	
Property Information	Loan Shopper	Financial Information	Loan Prob
Loan number: 129775 Total Borrowers: 1	Loan Originator: Joe Realtor Loan Purpose: Purchase	Borrower: Frank Schmuk	

"Doesn't it feel good to have more control of the loan process?"



☐ Cancel

You've completed Step 1 of our 5 step process.
As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2- eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper
15 Year Fixed Rate, Expanded Credit, Full Documentation

☒ [Go Back](#) ☒ [Go Forward](#)

Figure 20

Need to ask a question?

Click here for help.

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD7E?d1Document - Microsoft Internet Explorer

Disclosures

Disclosures

Get Started

Loan

Property

Borrower

Financial

Declarations

Approved Products


Original Request

Results

Disclosures

eXpress Application

"Remember, you can always click the links above for help."



● Save


● Delete

● **Instructions:** You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page 1 of 9

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	


If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)



Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.



Go Forward

Figure 21

"Okay, Let's get going and apply for the loan."



● **Instructions:** Please enter or confirm the following information for Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Primary Borrower

First Name

Frank

**

Last Name

Schmuk

**

Middle Initial

Age

29

**

Social Security

111-11-1111

**

Marital Status

☐ Married ☒ Single

**

Married to (which co-borrower)

None

**

Number of Dependents

0

**

Ages of Dependents (separate with commas)

0

**


● Save

● Delete

Figure 22

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer			
Need to ask a question?	Click here for help.	Getting Started	eXpress Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Original Request Results			

"Okay, let's get going and apply for the loan."



● **Instructions:** Please enter or confirm the following information concerning the Primary Borrower's current residence.

Loan number: 129775

Loan Originator: Joe Realtor

Borrower: Frank Schmuk

Total Borrowers: 1

Loan Purpose: Purchase

Page
3 of 9

● Save

● Delete

Frank Schmuk

Current Street Address **

Current City **

Current State, Zip , **

Own/Rent ☒ Own ☐ Rent **

Length of time at this address Years ** Months **

If less than 2 years complete the following information

Previous address 1 (include city, state, zip)


Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

Previous address 2 (include city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

 Go Back


Go Forward 

Figure 23

https://onesystem.onepipeline.com/LOs.nsf/all/244FC7A4D68A0BDA672569330062FFD7E?EditDocuement - Microsoft Internet Explorer				
Need to ask a question?		eXpress Application		
Disclosures	Get Started	Loan	Property	Borrower
Financial		Declarations	Approved Products	Original Request
Results				

Page 4 of 9

● **Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

"By making the process simple, we made it easy."



Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

Estimated Property Value \$ 15000 **

Purchase Price of Property \$ 15000 **

My down payment will be \$ 1500 **

or this percentage of the property price 10 % **

Loan Amount Requested \$ 13500 **

Has a purchase agreement been accepted? ☐ Yes ☐ No

if yes when does it expire?

● Save

● Delete



Go Forward



Go Back

Figure 24

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer

Need to ask a question?


Click here for help.

Loan Information

DisclosuresGet StartedLoanPropertyBorrowerFinancialDeclarationsApproved ProductsOriginal RequestResults

eXpress Application

"In just a minute we'll be ready to submit the application."



● Save

● Delete

● **Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk

Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

AK ▼ **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 ▼ **

Occupancy Type

Owner Occupied ▼ **

How long do you expect to be in the home?

16-30 years ▼

Property Type

Single Family Detached ▼ **

Building Status

Existing ▼

If a condo or PUD - what are estimated HOA fees/month?

\$ 0

Go Back

Go Forward


Figure 25

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer

Need to ask a question? [Click here for help.](#) **Borrower Information** **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Original Request Results

"Now real estate agents can do more for their clients."



Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page 6 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee ▼

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?
Yrs. Mos.

Years in Profession
Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)



 Go Back  Go Forward

Figure 26

<https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocuement> - Microsoft Internet Explorer

Need to ask a question?

Click here for help.

Financial Information

Disclosures

Get Started

Loan

Property

Borrower

Financial

Declarations

Approved Products

Original Request

Results

eXpress Application

"Need to make a change? Just click the calculator."



Save

Delete

Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

☐ Current Housing Expenses & Real Estate Owned

☐ Income - Combined Total

☐ Debt - Combined Total

☐ Asset - Combined Total

\$600

Income Type

Standard

\$0

Asset Type


Standard

Figure 27

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech Recognition Portal For A Mortgage Loan Management System
Serial No. 09/804,942

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer													
Need to ask a question?		Click here for help.		Declarations			eXpress Application						
				Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

Now a few simple questions to finalize the application."



☒ [Save](#)

☒ [Delete](#)

● Instructions: Please answer All of these questions. If you answer 'yes', to any questions "a" through "i", please explain in the field below.

Loan number: 129775Loan Originator: Joe RealtorBorrower: Frank Schmuk

Total Borrowers: 1Loan Purpose: Purchase

a. Are there any outstanding judgements against you?

b. Have you been declared bankrupt within the past 7 years?

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit?

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement?

f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

Please explain any "yes" answers in questions "a" through "i".

Borrower

☐ yes ☒ no

☐ yes ☐ no

☐ yes ☒ no

☐ yes ☐ no

☐ yes ☐ no

☐ yes ☐ no

☐ yes ☐ no

☐ yes ☐ no

☐ yes ☐ no

j. Are you a US citizen? ☐ yes ☐ no

k. If not, are you a permanent resident alien? ☐ yes ☐ no

l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) ☐ yes ☐ no

m. Have you had ownership interest in property in the last three years? ☐ yes ☐ no

(1). What type of property did you own?

Property 1

Property 2

Property 3

(2). How do you hold title to the home?

Property 1

 [Go Back](#)

[Go Forward](#) 

Figure 28

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD7EditDocuement - Microsoft Internet Explorer

Need to ask a question?

Click here for help.

Approved Loan Products

eXpress Application

Disclosures

Get Started

Loan

Property

Borrower

Financial

Declarations

Approved Products

Original Request

Results

"See what we mean by fast? You're well on your way..."

● **Instructions:** A preliminary loan decision is listed below. Page 9 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

We have not yet received your Credit Report electronically.
Click here to continue and our underwriting staff with begin work on this application.
You will have an underwriting decision within 24 hours.

● Save

● Delete

Insert any extra information you may think be useful for the loan application

☒ Go Back

Figure 29

Replacement Sheet
Title: Method and Apparatus For An Advanced Speech
Recognition Portal For A Mortgage Loan Management
System
Serial No. 09/804,942



MORTGAGE BROKER
REALTOR

About Us	Profiles	Investors	Press	Careers	Legal	Site Map	Contact us
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Task List

Welcome Joe Realtor

Here are your tasks.
task description

Main Menu

Start A New Loan

Check Loan Status

assigned to

Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor

892827 - Ben Fanklin: Order acceptable commitment for title insurance.
892827 - Ben Fanklin: Order acceptable hazard insurance coverage with
892827 - Ben Fanklin: Obtain signed 1003 Good Faith Estimate Truth in
892827 - Ben Fanklin: Order flood certification with applicable coverage
892827 - Ben Fanklin: Obtain signed copy of Credit Authorization and Bus
892827 - Ben Fanklin Schedule Closing
718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth In
718330 - Nikki Bennett: Provide regular Borrower updates
718330 - Nikki Bennett: Obtain ###months most recent (consecutive) banks
693954 - Torn Thumb: Provide regular Borrower updates
693954 - Torn Thumb: Your assigned processing center is:

privacy policy

Figure 30

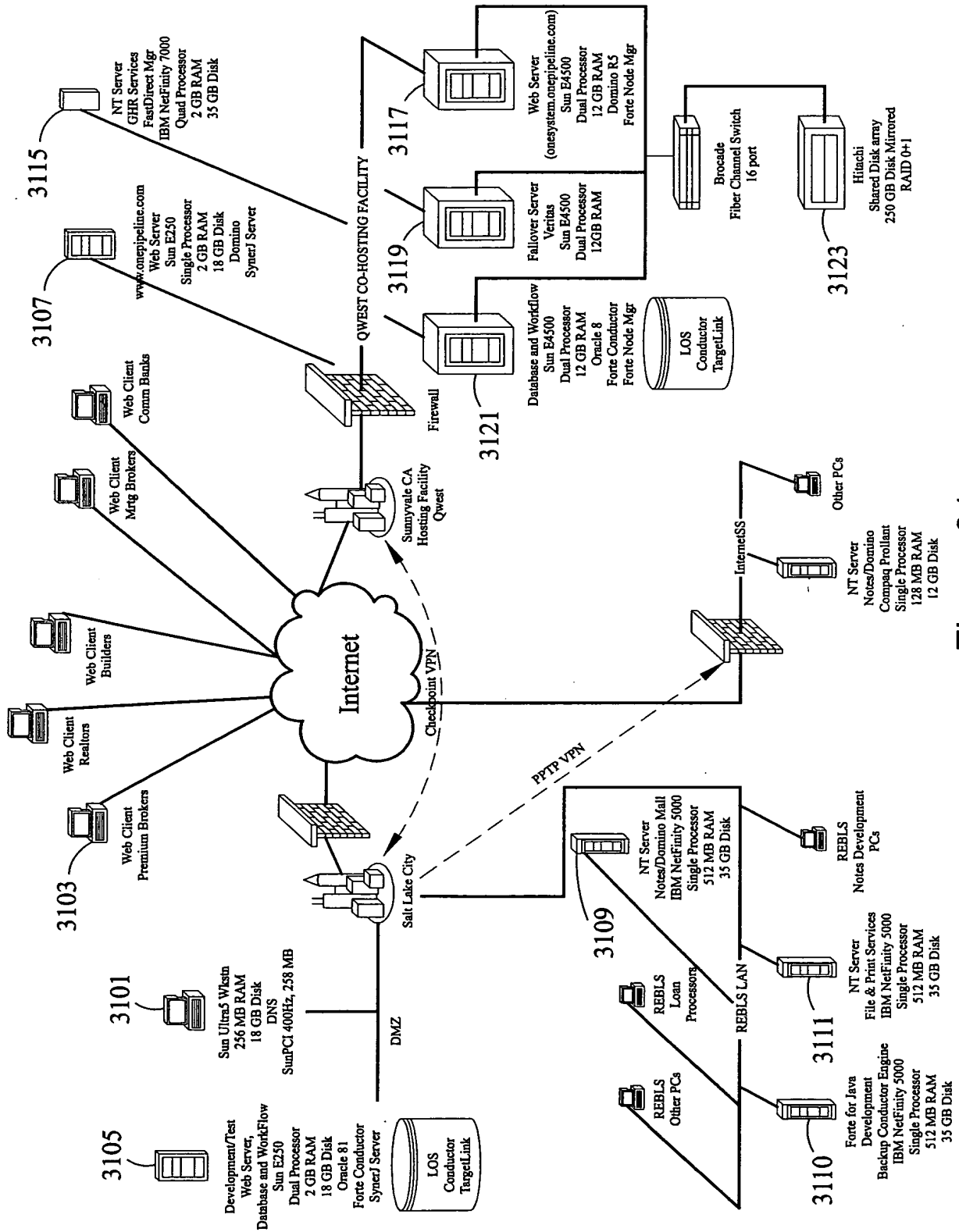


Figure 31

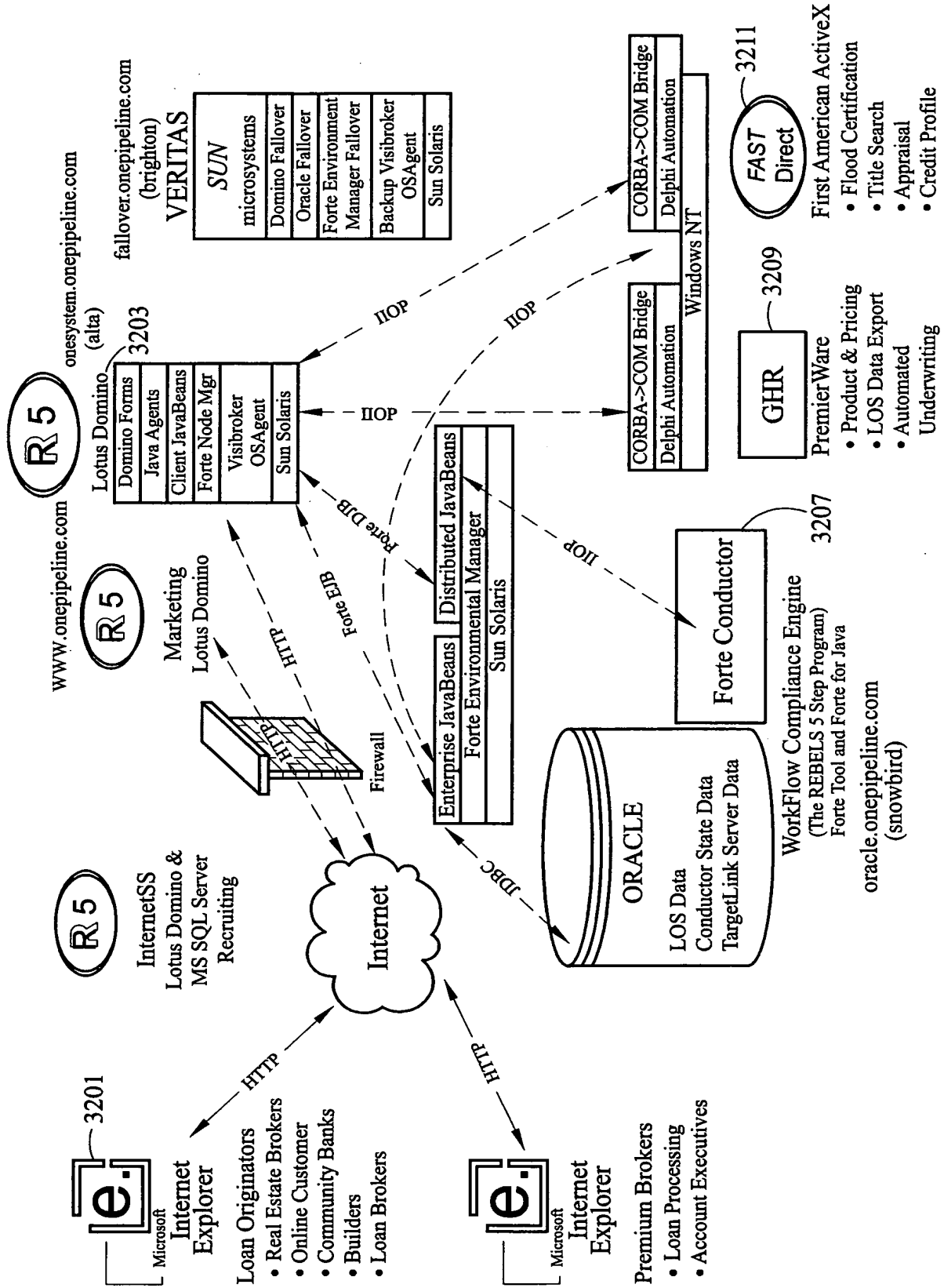


Figure 32

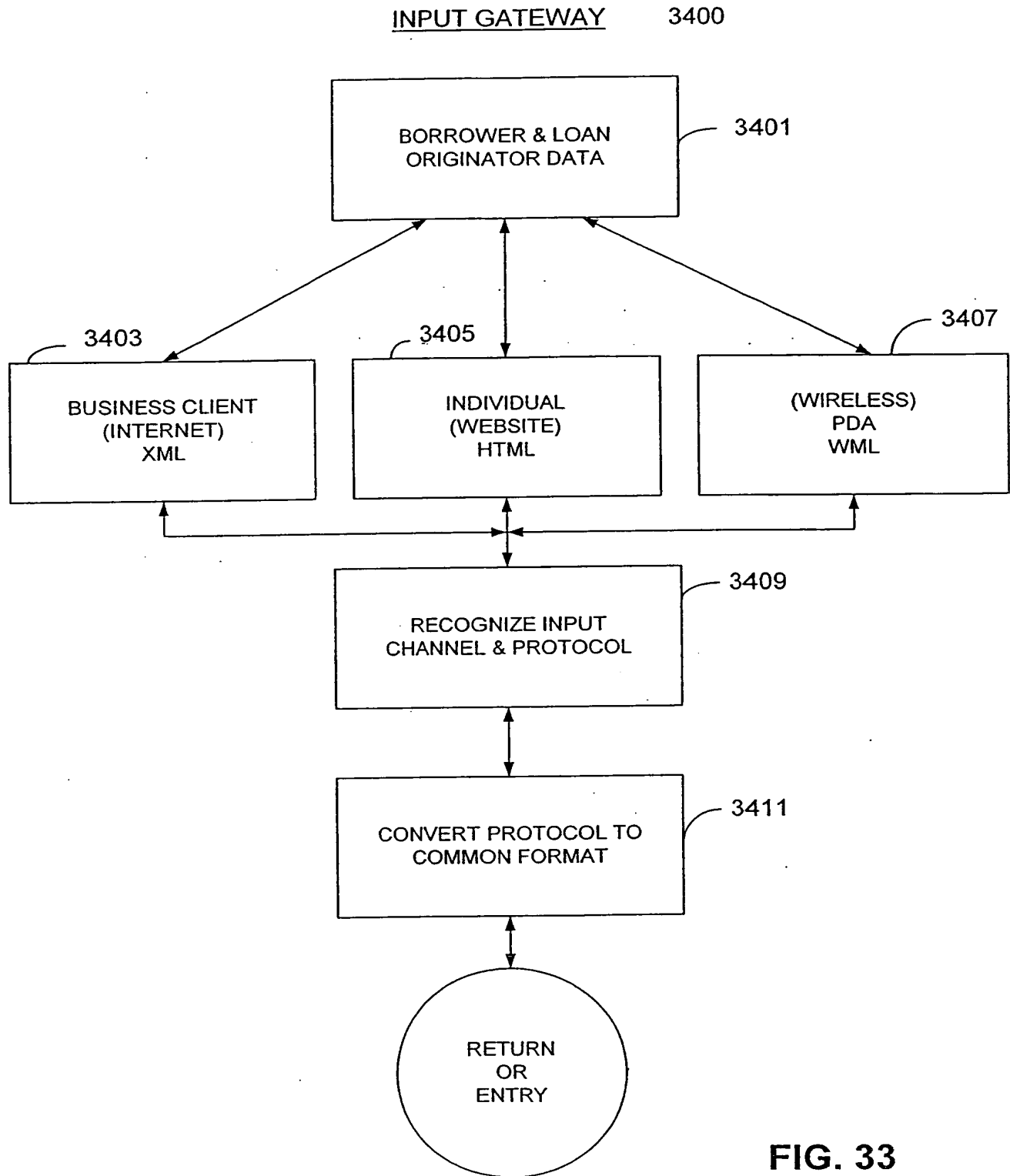


FIG. 33

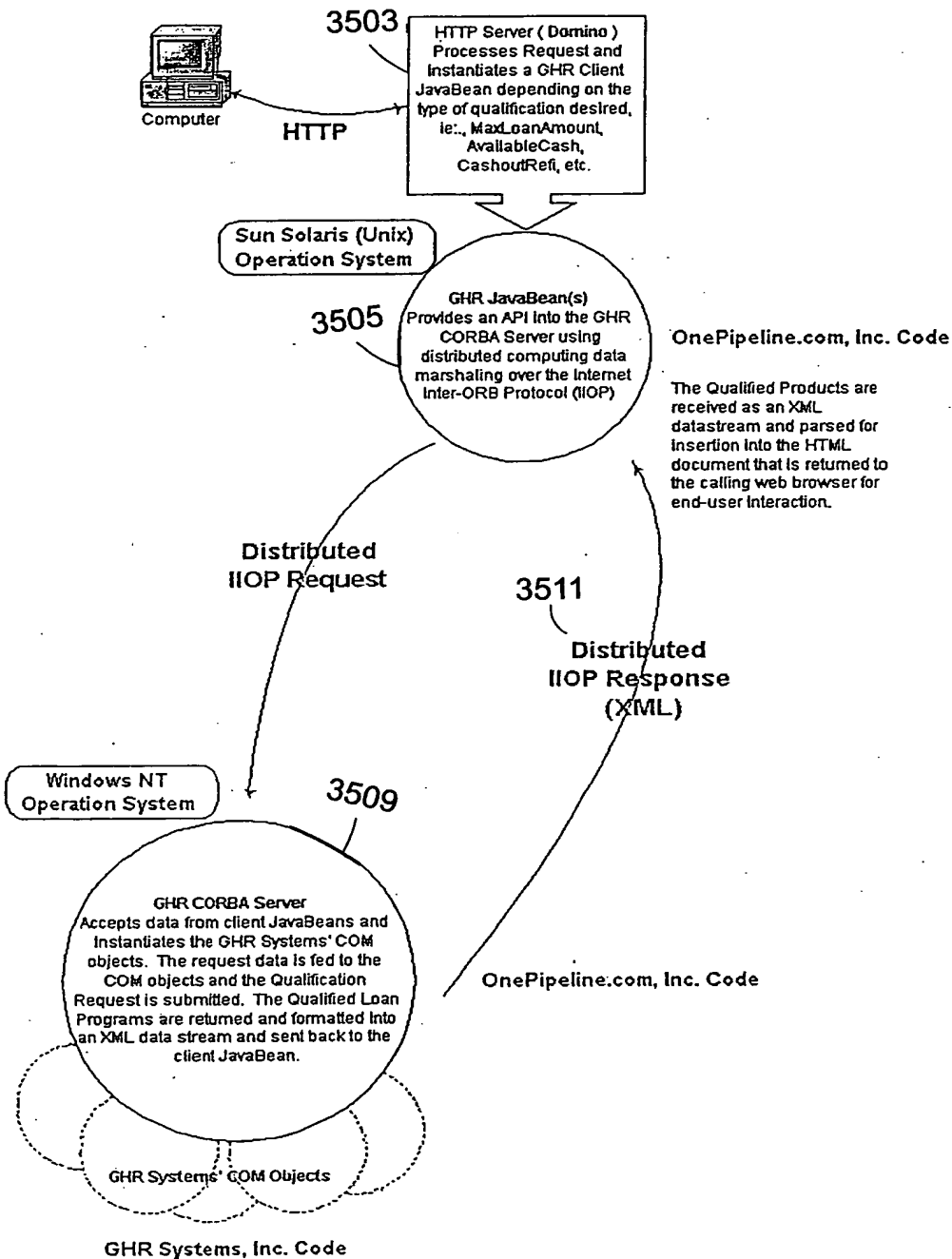
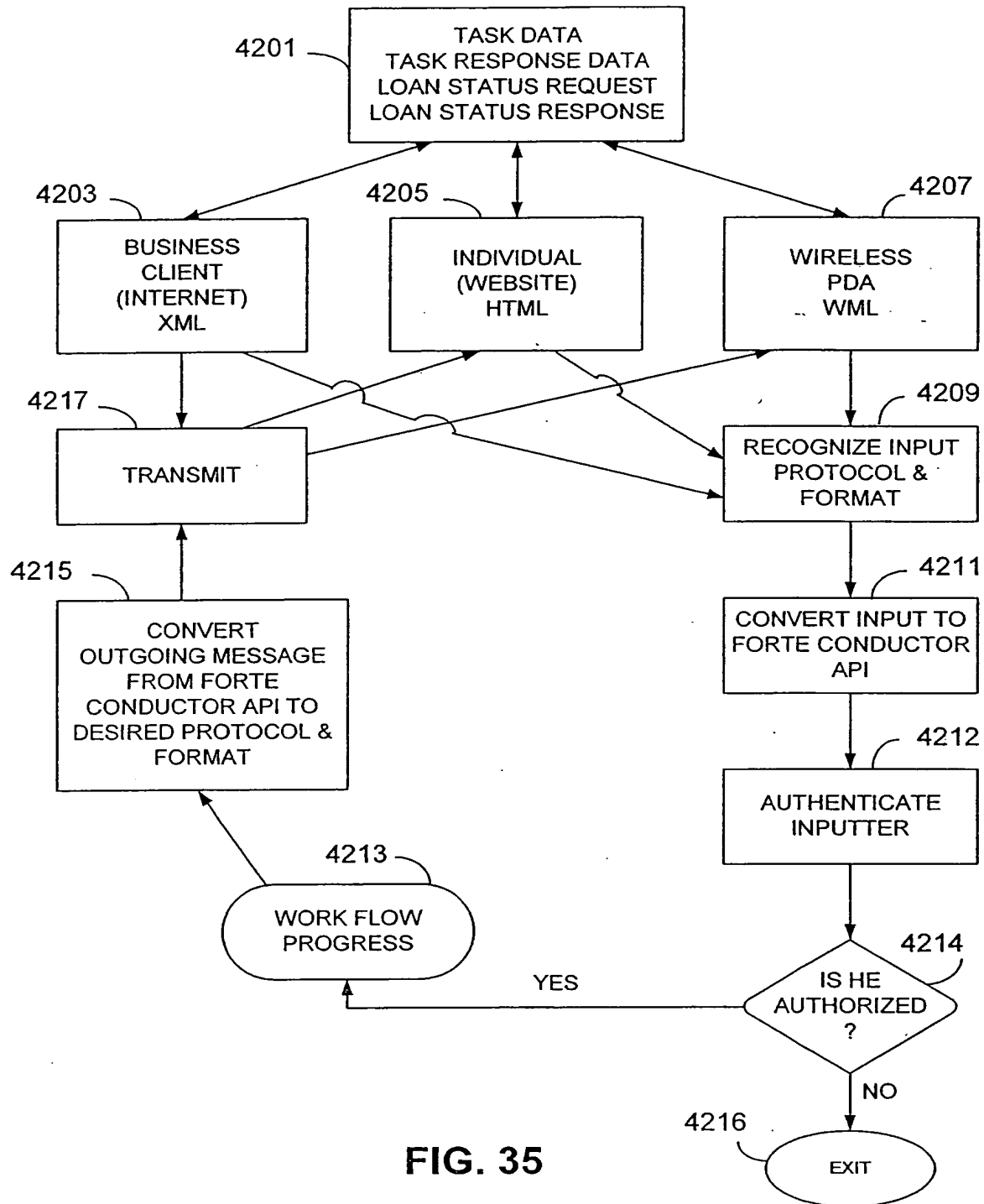


Figure 34

TASK MAINTENANCE & STATUS REPORTING GATEWAY



TRANSACTION SERVICE PROVIDER GATEWAY 4400

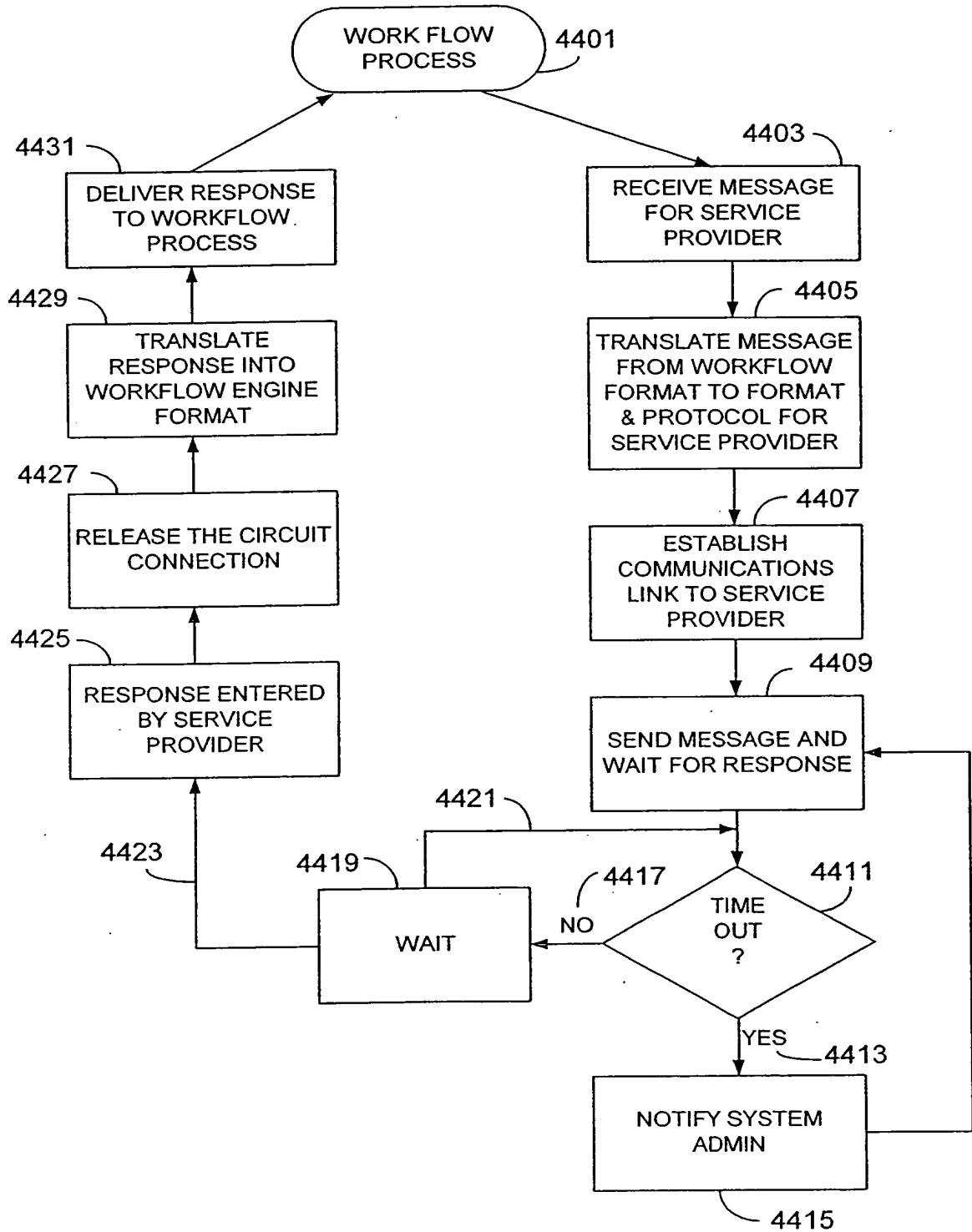


FIG. 36

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer	
https://onesystem.onepipeline.com/LOS.nsf/all/LoansWeb/4B9A064E8AA7ABDB8725693E006367F4	
Need to ask a question? <input type="button" value="Click here for help."/>	<div style="display: flex; justify-content: space-between;"> Loan Origination Request eXpress Application </div> <div style="display: flex; justify-content: space-between; font-size: small; margin-top: 5px;"> Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results </div>

"Congratulations. We'll get back to you within 24 hours."

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Steps 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 3, 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee. by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of % and request a loan for \$13500.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

☐ Step 1: Consultation and Pre-Qualification
 15% of loan origination fee

Task

- Coordinate marketing and advertising for potential borrowers
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
 - Compare lenders for 30 year fixed rate loans
 - Select a preferred lender or interest rate
 - Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current financial situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages

☒ Loan Originator

Review and explain the estimate of costs of the loan

Figure 37

Step 2: Loan Application 20% of loan origination fee

Task

© Loan Originator

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - Estimate property value of new property purchase
 - Determining down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Figure 38

Step 3: Loan Review and Administrative Tasks 15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

- Loan Originator
- Real Estate Broker
- Mortgage Processing Center

Figure 39

Step 4: Borrower Updates and Loan Processing
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
 - Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with borrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
 - Get borrower's signature on documents
 - Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - Collect the bank statements from the borrower
 - Collect the Insurance Binder information
 - Forward all conditions to processing
 - Review and explain the results of the Title Report
 - Review and explain the results of the Appraisal
 - Review and explain the results of the Flood Certification
 - Provide regular status updates to the borrower
 - Order the Flood Certification
 - Order the Survey (as required)
- ☒ Loan Originator
☐ Real Estate Broker
☐ Mortgage Processing Center

Step 5: Closing
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
 - Lock the interest rate for the loan
 - Coordinate closing with borrower and title company.
 - Attend closing
- ☒ Loan Originator
☐ Real Estate Broker
☐ Mortgage Processing Center

Go Back

Go Forward

Figure 40

https://onesystem.onepipeline.com		
https://onesystem.onepipeline.com/LOS.nsf/tasklist		
Need to ask a question?	<div style="border: 1px solid black; padding: 5px; display: inline-block;">Click here for help.</div>	Task List

Change to View By Borrower

☐ Task Description

	Assigned To
Step #2	
<u>717178 - Brad Sullivan: Order acceptable commitment for title insurance.</u>	Joe Realtor
<u>717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250</u>	Joe Realtor
Step #3	
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendums</u>	Assigned To Joe Realtor
<u>125938 - C Lake: Order acceptable appraisal for no less than \$####.</u>	Joe Realtor
<u>125938 - C Lake: Obtain signed copy of Credit Authorization and Business</u>	Joe Realtor
<u>125938 - C Lake: Obtain #### months most recent (consecutive) bank statement</u>	Joe Realtor
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendums</u>	Joe Realtor
<u>125938 - C Lake: Order acceptable commitment for title insurance</u>	Joe Realtor
<u>125938 - C Lake: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>125938 - C Lake: Obtain acceptable purchase agreement with all addendums</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable commitment for title insurance</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth In</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificate</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable hazard insurance coverage with</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####</u>	Joe Realtor
<u>274430 - Brad Sullivan: Order acceptable commitment for title insurance</u>	Joe Realtor
<u>27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth In</u>	Joe Realtor
<u>27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####</u>	Joe Realtor

[Return to Main Menu](#)

Figure 41